Amendments to the Specification:

Please replace the paragraph beginning on page 43, line 9 with the following rewritten paragraph:

A central component of the schema of Fig. 7 is an Extended Kalman Filter or ("EKF"). The EKF is detailed in Fig. 8. Generally, the EKF uses a computational (recursive) solution of the minimum variance ~~Baysian~~ Bayesian estimation method. The EKF is powerful in several aspects: it supports estimations of past, present, and even future states. It can do so even when the precise nature of the modeled system is unknown. In addition to smoothing noisy data, evaluating small samples of data, and providing a basis for estimations, the EKF also provides a method of weighting data values according to the recency or level of noise corruption of the data. This may be important because, for example, data collected in a later portion of a data collection interval (data window) is likely to be more indicative of present trends than is data collected at the earlier portion of the interval (older data).

Please replace the paragraph beginning on page 44, line 8 with the following rewritten paragraph:

In one preferred embodiment, a true rating *A* is determined using an adaptation of an Extended Discrete Kalman filter. It is to be understood that the following embodiment is presented for purposes of illustration not limitation. Persons skilled in the art will appreciate that other adaptations of Kalman filters are within the scope and spirit of the present invention. In connection with the following discussion, reference may be made to Figs. 7 and 8, which help illustrate the principles being discussed. Hereinafter, a processing module that can smooth noisy or variable data using a computational (recursive) solution of the minimum variance ~~Baysian~~ Bayesian estimation method is referred to as a Data Stabilizer or "DS" for short.